Synopsis

Muslim Women Entrepreneurs of Kolkata: Exploring Aspirations and Identity

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Introduction

The term 'Entrepreneurship' has varied definitions in economics and other disciplines. According to the famous economist Joseph A. Schumpeter (2000), the essence of entrepreneurship lies in the discovery of new economic opportunities by introducing a completely new product or service (Unni et al., 2021, p. 42). According to other definitions, an individual who can identify opportunities and make profit from the existing scenario can also be termed an entrepreneur (Kirzner, 1997; Unni et al., 2021, p. 43). Entrepreneurship may be the result of necessity as well as opportunity and entrepreneurs pursue goals beyond economic gains (Jennings & Brush, 2013; Unni et al., 2021, p. 41). In the past one decade there has been an emergence of many Muslim business-women in the city of Kolkata. This observation drove me to conduct my Ph.D research on Muslim women entrepreneurs of Kolkata. The research is titled as 'Muslim Women Entrepreneurs of Kolkata: Exploring Aspirations and Identity'. The primary objective of this research has been to explore aspiration building among these women and to analyse how their achievements shape their identity. While doing so I aimed to look into their journey as an entrepreneur highlighting their motivations, the challenges faced, the strategies used and the support received. I further investigated how their identity as an entrepreneur intersects with their gender, socioeconomic position and religious beliefs.

Methodology

This is an ethnographic study which employs in depth interview and observation as research tools. I also engaged in informal conversations and focussed group duscussions to fulfil the objectives of my study. In order to understand the entrepreneurial activities I visited the shops and offices of these women and attended various exhibitions where they showcased and sold their products and services. I also visited government offices to meet officials to get their perspective on the role of the government and its impact in the lives of women entrepreneurs

of this minority community. My study also involves some comparative study. In order to understand the community specific concerns of Muslim women entrepreneurs, their experiences have been compared with non-Muslim entrepreneurs. Hence few non-Muslim women entrepreneurs have also been interviewed in Kolkata. I also interviewed a few Muslim women entrepreneurs in a Muslim dominated country, Turkey.

Review of Literature

While looking for literature on Muslim women entrepreneurs in India, I have learnt that very limited data is available on Muslim women entrepreneurs in particular. Shahnaz Husain is an iconic Indian woman entrepreneur but hardly any academic research is available on her or any other Muslim woman entrepreneur. Most of the studies on Muslim women entrepreneurs have been conducted in the middle east Muslim dominated nations where religion and socio-cultural values have a strong influence on its people. Based on the literature available on women entrepreneurs in Islamic or Muslim dominated States, I learnt about the factors motivating women to become entrepreneurs and the challenges they face in their journey. I would try to use these readings to analyse my data here in Kolkata.

In Turkey the three most important factors influencing women to become entrepreneurs have been (a) meeting family needs (b) initiating social relations (c) self-fulfillment. The challenges faced by them have been in the form of lack of capital, bureaucratic procedures and lack of experience (Ufuf & Ozgen, 2001). Here the challenges do not seem to be gender or religion specific but they emerge from the systematic exclusion of women from the public domain in a patriarchal society.

In Morocco, although women are participating in entrepreneurial activities, the major factor limiting them is the cultural belief that women are primarily supposed to take care of the household and the family and as a result they do not get the support of their husbands and are usually discouraged from even trying. Other barriers include negative parental attitudes and actions towards the female children, lack of education or inadequate education, lack of knowledge and managerial skills, financing, low productivity and government policies. However, lack of job opportunities and discrimination at the workplace becomes a motivating factor for women to launch their own business. The negative attitude of parents, husbands and society again acts as a push factor that drives divorced and single women to indulge in entrepreneurship (Gray, 2007, p.66-70). Here the obstruction faced by women to have a

career or an enterprise of their own explicitly arises from the patriarchal nature of society and not from the religious beliefs.However, the author doesn't explain how religion is unethically used to manipulate the society to weaken the status of women within it. I feel for a sociologist this should be an important point of enquiry.

According to research done in UAE, the motivating factor for Emirati women to start their own business has been a desire for independence which could be a reflection of the many constraints that they face across many aspects of their day to day lives in the UAE. Other important motivating factors included a desire to contribute to the development of their country; this is not surprising given the collectivistic dimension which exists in the roots of UAE society, as well as a desire to realise their personal talents and capabilities. Balancing their dual roles of businesswoman and wife/mother is an important issue as importance is placed on a woman's role as a wife and a mother in UAE. Lack of support from male family members could be a significant challenge preventing female Emiratis from starting their own business (Erogul & McCrohan, 2008). Both the motivating and challenging factors seem to be normal to any patriarchal society and don't seem to be specifically Islamic or Muslim in nature.

According to some studies done in Middle Eastern & North American countries, lack of enforcement of rules and regulations and certain cultural and economic factors make entrepreneurship challenging for women (Baranik et. al., 2017). Similarly, the gender-neutral challenges faced by Pakistani women entrepreneurs, as cited by Roomi & Parott (2008, pp.66-68) are access to capital, lack of business management skills, restrictive government regulations, availability of market and lack of technical skills. As mentioned earlier, no matter how gender neutral these challenges seem to be, they are rooted in the patriarchal social, economic and legal structures of the society.

Yet despite these difficult conditions, many female entrepreneurs living in Tunisia are successful and religiosity had no statistically significant relationship with entrepreneurial performance. The result of the study further indicates that being married and having social contacts are related to entrepreneurial performance (Baranik et al., 2017). The success of women entrepreneurs in Tunisia which is predominantly a Muslim business society is nothing worth special mention as religion becomes a pre given factor in a Muslim majority nation unless there's a stark difference between the success rate of Tunisian women and women in other countries of the region.

On the contrary, another study done on Arab women entrepreneurs reflects that these women were allowed to indulge in entrepreneurship because Prophet Muhammad's wife was an entrepreneur and these women believe following Islamic ethics of honesty and truthfulness helps them to flourish in business. Some not only indulge in charity but also share profit with their employees to motivate them and consider it to be a means of being fair and compassionate (Tlaiss, 2014). The author draws the correlation between Islam & work as according to Muslims, Islam is not merely a religion, rather a way of life. Hence Islamic teachings also pervade the sphere of work. According to the Quran and the Hadith, one should be hard working and perform all chores (even trade) with honesty, truthfulness and integrity. In the Arab Middle East the Islamic work values are rigorously followed. Exploring the impact of Islam on Muslim women entrepreneurs Tlaiss (2014) learnt that women entrepreneurship is very less in the Arab world compared to the rest of the world. What could be the reason for this when the Quranic teachings don't prohibit Muslim women from involving in business? The probable answers according to her are: a) the patriarchal socio-cultural environment of Arab world arising from Islam giving upper hand to men in financial responsibility, inheritance, marriage & divorce b) although Islam allows women to pursue a career in trade but it glorifies the role of a woman as a mother over all other roles. Hence as per Tlaiss' research, Islam seems to be both the facilitator and barrier in Muslim women's entrepreneurial activities. This signifies a paradoxical relationship between religion and women entrepreneurship which is worth further exploration.

A study in Indonesia analysed how middle-class business women have succeeded in realising an Islamic womanhood that combines the conflicting task of being family carer and a businesswoman. These women without substantially challenging Islamic ideology are playing a key role in moderating Islamic ideology to logical interpretations and perceptions of Islamic womanhood in contemporary Indonesia (Sakai & Fauzia, 2016). It becomes interesting to note that even though Indonesia is a Muslim majority nation it is a secular state yet women have to use religion as a facilitating factor to have a career of their own.

Roomi & Parott (2008, p.66-68) mention some gender specific challenges faced by Pakistani women entrepreneurs like structural immobility issues imposed upon them through the preponderance of the practices of pardah and izzat, the discriminatory attitude of the bankers, lack of confidence of the suppliers and customers and the unwillingness of the male workforce to take instructions from female employers. Only some who are ambitious,

creative, innovative and with adequate human capital, the support of their immediate family members and are able to access, mobilise or generate resources, cross the barrier and grow their businesses (Roomi, 2011, p.188). The research suggests that many of the problems faced by Pakistani women entrepreneurs originate from the structurally enforced inferior status of women within an Islamic society (Roomi & Parrott, 2011, p.68). However, the key point worthy of consideration is that there is nothing in the Quran (The Holy Book for Muslims) or in the Hadith (sayings of The Prophet Muhammad) which prevents women from working outside the home or managing and owning an enterprise. In fact, the Quran and Hadith cite examples of women leaders, jurists, scholars, and women who participated fully in public life (Roomi & Parrott, 2011, p.69).

Thus, the available literature makes it evident that the factors motivating women to become entrepreneurs and the challenges faced are more than economic in nature. To understand the agency of these women it becomes necessary to have an idea about Deniz Kandiyoti (1988, p.275). concept of ‘patriarchal bargain’ which refers to the strategies used by women against the constraints in any given society, which may exhibit variations according to class, caste, and ethnicity. For example, here the Indonesian concept of Islamic womanhood is a means of patriarchal bargain. Similarly, women referring to the Prophet's wife Khadija as their role model to be an entrepreneur is also a way of bargaining with the patriarchal sociocultural norms. Saba Mahmood in her book, ‘Politics of Piety’ (2005), analyses how the mosque movement is used by women in Egypt to gain agency against subordination. Balancing work-home & seeking approval via religious texts are means to bargain with patriarchy for these women. So basically, religion here becomes the means for patriarchal bargains. However, the role of religion and the extent of this role needs to be explored further.

Chapterwise Organisation of the Thesis

Chapter 1: Childhood Memories, Dreams and Aspirations

In order to understand aspiration building among Muslim women entrepreneurs, the informants were taken back to their childhood memories. While enquiring about the childhood dreams of these women I found that most of them dreamt or aspired to be something other than entrepreneurs. Arjun Appadurai’s (2004) concept of ‘capacity to aspire’

has been useful in analysing the assessment of these women about themselves and their life situation.

The narratives further indicate how the childhood dreams were either moulded by family or teachers or were influenced by the people or the media like television and magazine. The dreams and aspirations which their parents had for them largely depended on education and good academic records. Thus justifying Pierre Bourdiue's (1986, p.16), notion of education as an institutionalised form of cultural capital and its possibility to be later converted into economic capital. This attitude is intrinsically middle class and unique to the Muslims of Bengal and has a history to it. As mothers, these Muslim women entrepreneurs want their children to have more education and opportunity and to be more successful than them. They use strategies and techniques to facilitate their children's especially daughters' education and help them work towards their desired goals. In some cases these women ascribe their unattained aspiration to their daughters as a means to accomplish it.

Chapter 2: Entrepreneurial Motivation, Challenges, Network and Support

The chapter highlights the entrepreneurial motivations and the challenges faced by Muslim women entrepreneurs. It was found that economic and non economic factors like independence, self fulfilment and identity building, motivate these women to be entrepreneurs. Economic factors like lack of capital and non economic factors like lack of experience and exposure; social factors like patriarchal mindset of the society prioritising women's role as homemakers are some of the common inhibiting factors. Delving into the question of network and support, it was found that family, friends and even their children have a role to play. While analysing the entrepreneurial journey of these women I have also explored how their profession intersects with their role and responsibilities as women and their religious obligations as Muslim. The narratives of my interlocutors have time and again surfaced the fact that their family, especially their husbands support has been integral in business. Interestingly, the majority claimed to have no economic contribution or direct benefit to their husband or family through their work. However, Denoz Kandiyoti's (1988) concept of 'patriarchal bargain' was found to be relevant in the lives of these women where they used religion as an agency to negotiate with their husbands and family. Contextualising my findings within the feminist thought, Muslim women entrepreneurs seem to adhere to the

liberal feminist approach but with some differences. Although these women are a victim of patriarchy in the society at large, the conjugal patriarchy along with the religious beliefs at times becomes a tool to empower them. I have also looked into the role of the government in empowering these women. Talking to the government officials and these business women it was found that although there are various government schemes to support women entrepreneurs but its utilisation is low among the urban women of Kolkata.

Chapter 3: Business Structure, Strategies, Ethics, Achievements and Goals

This chapter is divided into four sections highlighting the business structures and strategies, work ethics, achievements and goals of Muslim women entrepreneurs in my research. Majority of the women were found to indulge in very small-scale entrepreneurship with limited resources. Innovative cost cutting measures, innovation in products and services, developing emotional quotient and relying on homosocial relations for business activities were found to be some of the business strategies. According to my respondents social media has been an integral platform for business advertisement, publicity and growth. Investigating the work ethics of these women, it was drawn that their work ethics are guided by their religious beliefs. Furthermore, these women entrepreneurs tend to have their own interpretation of religion which arises from their entrepreneurial needs and the circumstances they are in. Unknowingly these women become the proponents of the feminist interpretation of the Quran. Unaware of the fact, most women take an Islamic feminist approach in designing their business strategies and the required negotiations. The narratives of these Muslim women entrepreneurs further make it evident that the religion and the interpretation of the religious texts is negotiated with and brought within the modernist fold.

On enquiring about their achievements and goals, they acknowledged that their business goals included intrinsic goals like self-fulfilment without compromising with their familial responsibility, supporting the family or contributing towards the society. The idea of success for the Muslim women entrepreneurs in this research thus becomes a reflection of these intrinsic goals. Although most women entrepreneurs intend to make their enterprise a renowned brand and target to spread their business, they lack strategy and confidence for the

same. I understand that the reasons for the same are deeply rooted in the challenges they face by virtue of their gender.

Chapter 4: Identity Formation

In this chapter a combination of Pierre Bourdieu's (1986) three forms of capital has been used to define the class position of these women. Muslim women entrepreneurs of Kolkata belong to upper, upper middle, and middle class families residing in the Park Circus area or its vicinity. Even those Muslim women entrepreneurs who did not hail from Park Circus and were found to be the residents of Topsia, Kidderpore or Metiabruz established their workshops and showrooms in the Park Circus area. This explains the strategic location of Park Circus and its significance compared to other Muslim dominated localities which have poor connectivity and law and order issues which prevents clients from reaching these places. Levi Stauss' structural study of myths further helps understanding their caste identities in the form of 'beradari' namely Dehliwal, Shamsi, Iraqi. Most respondents were Sunni Muslim while two Shia' Muslims and very few Bengali speaking Muslims. Although gender, religion, language, class, etc are found to be certain common markers of identity, there is more to that. The process of identity formation is a lifelong process and has certain complexities. The sense of self goes through perpetual transformation due to various external factors. Contextualising the sense of self within various social identity theories like Cooley's (1902) concept of 'looking glass self', Mead's (1934) idea of 'self' and Goffman's (1956) concept of 'performance', have been useful in understanding identity formation among these women. Delving into the question of identity, I ultimately sought an answer to my primary research question that is how aspirations are related to identity formation. Aspirations have a strong influence in shaping and reshaping identities. Just as aspirations alter an individual's self perceptions, it itself undergoes constant changes. Accomplishment of one aspiration or the failure to achieve one, paves the way to aspire for something new. One can also have multiple aspirations at the same time. This explains how many of these Muslim women chose to become entrepreneurs at the later stage of their lives or how they identify themselves as mother, wife, daughter, entrepreneur and a Muslim at the same time. Interestingly, it was also found that in case of Muslim women entrepreneurs, their work ethics and the products they create are the reflection of their sense of self and the image they want to project to the society. The products are found to be a reflection of identifying oneself as a good Muslim.

Products also signify other aspects of the identity like ancestral legacy or secular personality traits of honesty and hard work.

Conclusion

I have dealt with multiple facets of identity namely gender, age, religion, language, marital status, educational qualification, class, location of residence, etc. Despite the diversity, what remains common to these women is that they reside in the Park Circus area or localities in close vicinity to it. Park Circus therefore becomes the common locale for residence and business activities, reinforcing the idea of ghettoisation. Most of the Muslim women entrepreneurs belong to rich business families, living in their ancestral homes in a joint family set up, in Park Circus It is evident from my research findings that entrepreneurship is that occupational aspiration which goes hand in hand with the desire to be a wife, a mother, a daughter or a Muslim. It gives them the flexibility to choose their working hours or even to work from home.

Entrepreneurship also becomes one of those career options which does not disrupt their desire to be a good Muslim woman, as Khadija the first wife of Prophet Mohammad was an entrepreneur too. Their entrepreneurial activities are often guided by Islamic religious values thereby reinforcing their identity as a good Muslim. Thus majority of these women do not want to challenge the Muslim identity they are ascribed with as it is this identity which facilitates their desire to be entrepreneurs. These women prefer working through the feminine private sphere making small negotiations and not directly challenging the existing social structures. Thus, entrepreneurship becomes an achieved identity based on the negotiations made with ascribed identities. This conformity to the existing social structure, community norms and religious belief arises from the fear of failure in business. They indulge in entrepreneurship with a sense of security in mind, that is if they fail, they can always count on their families especially their husbands.

Constantly negotiating with their identities as a Muslim and as a woman, these women mediate the conflict which arises out of traditional-modern binary. The minority status of Muslims in India, combined with their existing cultures, and their past histories influenced the way in which feminism developed among Indian Muslim women. It also distinguished

them to some extent from the movements which involved their Muslim sisters from other countries (Ali, 2000, p.261-62). Recent studies indicate that the distinction between public-private behaviour continues to exist in the lives of Hindu and Muslim women of India. Even today the Muslim women are more likely to engage in veiling and less likely to venture outside the home for recreation and employment. Muslim women are more likely to live in urban areas, less likely to be educated, and more likely to come from families with low levels of education and have slightly higher fertility (Desai & Temsah, 2014).

My findings also indicate lower participation of Muslim women entrepreneurs in the male dominated public sphere compared to their Hindu counterparts. Contrary to the active participation of most Hindu women in the world outside, the Muslim women negotiate the outside through the private. These women either establish their office at home or in close proximity to home so that their responsibilities as wives and mothers don't get neglected. By being good wives they not only gain the permission of their husbands to pursue business but also manage to get husband's assistance in business activities. Some even opt for *hijab* as a medium to bargain for their presence in the public. It is their crafty engagement which entangles home and outside through entrepreneurship. Operating from home they control the modern through tradition. Again, within this set of Muslim women entrepreneurs interviewed there are women whose narratives are distinct and exceptional. They did not completely fit in my mode of theorisation in any of the analytical chapters. The minority status of Indian Muslim women which further intersects with other aspects of their social position creating myriads of individual experiences explains the relevance of the feminist standpoint theory in my research. Amidst commonalities of location and experience of the women being studied, standpoint theory opens up the possibility to identify a distinctive standpoint which might bring a new angle of vision to answer old questions and raise new questions for empirical inquiry (Wylie 2004, p.349). In my research cases of Muslim women entrepreneurs give a clear picture of boundaryless business activities. Breaking the public-private dichotomy these women have claimed their share of space in the public domain. Some have directly challenged the social structures by breaking the gender stereotypes. Owing to their respective marital status, be it being unmarried, a widow or even tied in a loveless marriage, what remains common to these women is that they remain emotionally independent and cannot rely on husbands for any support. This clearly indicates that when marriage doesn't come as a safety net, the risk taking capacity increases among women which can take business to greater heights.

The research also involves some comparative study that strengthens my arguments. Although the practice of veiling and seclusion is lower among Hindu women and their presence in the public space comparatively higher than Muslim, the resistance which the women of both the communities face from their family and society at large remain quite similar owing to the patriarchal cultural values. Hindu women usually make economic contributions towards running the family which validates their need to work. Whereas, there are rare instances of Muslim women contributing towards the family expenditure. In their case the religious values facilitate their entrepreneurial activities at the same time liberating them from any financial responsibilities. Furthermore, for Indian Muslim women seclusion and limited visibility in the public sphere becomes their expression of piety. On visiting the mainstream markets of Istanbul, Turkey, I witnessed the presence of Muslim business women although very few in number establishing that the market remains to be dominantly a male arena. Whether in hijab or not, these women broke the gender stereotypes by indulging in business which were not feminine. For example a woman running a crockery shop with only male staff employed for assistance. This is something which I did not observe in the case of Muslim women of Kolkata, India. Thus, despite their similar religious beliefs a Turk woman may be considered more modern than the Indian Muslim woman who doesn't neatly fit in the tradition-modern binary. But more than that, these women redefine tradition, modernity and notions of binary by constant negotiations and that too silently. These findings therefore establish the unique characteristics of Muslim women entrepreneurs of Kolkata, India. Structures like patriarchy, family; identities like gender, religion; historicity like tradition, modernity are all at play and often at critical intersections but these women negotiate with them from within in a manner of everydayness which keeps their entrepreneurship at work.

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